

April 5, 2006

Dear Mr. Gruenberg,

The news that Wal Mart wants to establish a bank is extremely troubling to me. I am writing in hopes that you will attend the hearings and encourage other members of the Board of Directors to attend as well. The American people need you to listen to the comments and concerns of the witnesses that will be heard, in order to make the most informed decision possible.

The sheer size of the Wal Mart corporation makes this expansion plan frightening to me. The loss to our community banks - and we have quite a few here in the Asheville, NC area, could be staggering. Frankly, I do not trust Wal Marts tactics. Everywhere they move in, the "Mom and Pop" and community based businesses suffer greatly and usually end up closing. They have a history of bending or breaking rules in order to boost the bottom line.

Thank you for your attention to this matter. Our communities need you and look to you and hope that you will help protect our banking institutions.

Respectfully,

Catherine Ball  
Asheville, NC